

9TH GRADE 2.3

Paychecks and Budgets

Target Vocabulary

BE paid, boss, BUY, COST, EARN, earnings, electricity bill, EXCHANGE, exchange rate, expense, food, insurance, PAY, RENT, SAVE, savings, SPEND, transportation, utilities, water bill.

Target Grammar

Expressions of frequency: a day/week/month/year, bi-weekly, once, twice, three times; "How much?" questions.

Initial Activities/Warm-up

I. Review Cardinal numbers: hundred, thousand, etc...

II. Write out the following cardinal numbers.

Example: 2830- two thousand eight hundred thirty

1. 5500 2. 720 3. 1652 4. 68 5. 10400

III. Introduce expressions of frequency vocabulary. Students copy in their notebooks and write meanings, then practice pronunciation.

Development Activities/Practice

I. Read the text below and answer the questions.

Maria earns one thousand córdobas a week. Her boss pays her biweekly. Her rent costs one thousand córdobas a month, the water bill is seventy córdobas a month, and the electricity bill is two hundred córdobas a month. She buys five hundred córdobas of food a week.

1. How much does Maria spend a month?

Maria spends c\$270 a month.

2. How much does Maria earn a month?

Maria earns c\$4000 a month.

3. How much does Maria save a month?

Maria saves c\$730 a month.

Complete the Chart:

Expense	A month
Utilities	c\$ 270
Rent	c\$1000
Food	c\$2000

Answer the questions:

Exchange rate: 20:1 (c\$20=\$1)

1. How much does Maria make in dollars a week? **\$50**

2. How much does she save in dollars a month? **\$36.50**

Ending Activities

I. In a class discussion or small discussion groups, students answer the following questions.

1. How much do you spend on snacks at school a day?

2. How much in a month?

II. In small groups students discuss the expenses a family has each month. Calculate how much common jobs in the community get paid.

Ex: A farmer c\$40/day, a maid c\$2000/month, etc..

Groups will write a small paragraph describing the expenses.

III. Analyze and complete the chart: Monthly Expenses

Job	Farmer	Maid	
Paycheck	c\$40/day	c\$2000/mth	
Transportation	x	c\$10/6 days	
Food		c\$150/week	
Utilities			
Earnings		c\$2000	
Savings			

Homework Activities

None.